

What is claimed is:

1. A method for transferring a data packet from a user of an electronic card to a money source as part of a payment card transaction, comprising the steps of:

storing the data packet in a magnetic storage medium of the electronic card that can be read by a standard magnetic stripe reader;

using the standard magnetic stripe reader to read a payment card number, a user identifier and the data packet from the magnetic storage medium as part of a given payment card transaction; and

submitting the payment card number, the user identifier and the data packet to the money source for approval of the given payment card transaction.

2. A method as recited in claim 1, wherein the magnetic storage medium is a magnetic stripe.

3. A method as recited in claim 2, wherein the magnetic storage medium is a second track of the magnetic stripe.

4. A method as recited in claim 3, comprising the further step of:  
executing a program on a computer of the electronic card to generate the data packet.

5. A method as recited in claim 4, wherein the program is a diagnostic program that measures at least one parameter and generates a warning signal when a preselected threshold is exceeded.

6. A method as recited in claim 5, wherein the program checks for a battery life parameter and generates a warning signal when a low battery condition is detected.

7. A method as recited in claim 3, wherein the data packet is generated by a user of the card.

8. A method as recited in claim 7, wherein the data packet is a customization variable.

9. A method as recited in claim 2, comprising the further steps of:  
generating a user one-time payment card number through use of a card number generator; and

using the user one-time payment card number as the payment card number.

10. A method as recited in claim 9, wherein the one-time payment card number is correlated with a sequence number that indicates the relationship of the one-time payment card number to a sequence of one-time payment card numbers generated by the card number generator.

11. A method as recited in claim 10, wherein the data packet can be used to obtain the user sequence number.

12. A method for alerting a money source to a low battery condition of a battery used in an electronic card, comprising the steps of:

(1) using the electronic card to conduct a plurality of payment card transactions in which a payment card number and a user identifier are submitted to the money source as part of an approval process;

(2) executing a program on a computer of the electronic card to check for a battery life parameter and generate a warning signal when a low battery condition is detected; and

(3) when a warning signal is generated, submitting a low battery indicator to the money source in connection with the approval process.

13. A method as recited in claim 12, wherein the program is executed each time the electronic card seeks approval of a preselected number of payment card transactions.

14. A method as recited in claim 13, wherein the program generates a battery life signal related to an estimated remaining battery life of the battery.

15. A method as recited in claim 14, comprising the further step of:

(4) submitting a battery life indicator that is based upon the battery life signal to the money source in connection with the approval process.

16. A method as recited in recited in claim 12, comprising the further step of:

(4) providing a user of the electronic card with a replacement electronic card before the battery life parameter drops below a selected threshold.

17. A method as recited in recited in claim 12, comprising the further step of:

- (4) providing a user of the electronic card with a replacement electronic card as soon as the battery life parameter drops below a selected threshold.

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